

NFIB made a late push to educate lawmakers about the health insurance crisis in North Carolina, which is experiencing more serious losses than most other states. Here are some vital statistics and NFIB's viewpoint in convincing lawmakers to act on your behalf.

**Why do small-business owners and their employees deserve the proposed \$200 (\$250) health insurance tax credit?**

- Last fall, the Economic Policy Institute released a briefing paper that showed from 2000 to 2004 North Carolina had the second-worst percentage-point decline (-6.7 percentage points to 56.8 percent) in employer-provided health-insurance coverage, trailing only Missouri. Nationally, the rate during this period declined 3.8 percentage points, from 63.6 percent to 59.8 percent.
- In North Carolina, 559,000 coverage losses have occurred over that same time period, more than Tennessee (325,000), South Carolina (218,000) and Virginia (154,000).
- Workers receiving employer-provided health insurance in North Carolina declined to 55.2 percent in 2004, down 4.5 percentage points since 2000, which equated to 123,000 coverage losses.
- North Carolina's small-business owners and employees are at wit's end when it comes to accessing affordable health insurance. They want to provide health insurance for their employees and themselves, but are being squeezed out of the market, which is leading to a decline in benefits offered or termination of coverage.
- During this time of budget surpluses, small-business owners, who make up 98 percent of all employers in our state, are asking the General Assembly to encourage access to health insurance with an important tax credit.
- NFIB is committed to pursuing more comprehensive health-care reforms, but asks each legislator to consider what can be done in the short term and long term to help small-business owners and their employees.